



SPARC SAMUDAYA NIRMAN SAHAYAK

ANNUAL REVIEW

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From 1998 to present date, the focus of the Alliance, especially Mahila Milan and National Slum Dwellers Federation (NSDF) is to build confidence, capacity and collaborative spirit within the leadership of the urban poor to work within their neighborhoods, with other urban poor communities and with the city. This is very clear in the work that SPARC Samudaya Nirman Sahayak (NIRMAN) does.



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Letter from the Secretary

Setting up SPARC Samudaya Nirman Sahayak (NIRMAN) by SPARC, Mahila Milan and National Slum Dwellers Federation (NSDF) has been a logical extension of the role that SPARC has played in assisting the members of the federation to explore producing voice and then seeking to drive advocacy by the urban poor for their own development.

In SPARC Samudaya Nirman Sahayak (NIRMAN), the Alliance has a vehicle that actualizes the exploration of roles that organizations of the urban poor can play in taking on the construction of their homes and infrastructure in their settlements. Through these precedent they demonstrate a range of evidence.

Firstly, that the poor can take on construction and manage projects, and NIRMAN supports and facilitates the development of capacities and skills. Secondly, by locating barriers in procurement and technical requirements of norms and financing systems, they produce possible alternatives that can also champion change in rules and regulatory

frameworks that restrict what the poor can do. Thirdly, and most importantly, they create a capacity to explore new possibilities, to explore new ways and means to expand the repertoire of the communities of the poor and what their associations can do to improve and expand the roles they can play in fulfilling their aspirations.

India is a huge country with urbanization producing deeper and wider deficits in the infrastructure and housing needs of the poor. Organizations like SPARC Samudaya Nirman Sahayak (NIRMAN) have a role in producing evidence of institutional arrangements that the poor can drive to solve habitat challenges of the poor, while continuing to make the city and state institutions address issues of access to tenure and infrastructure.

India's record of delivering subsidies to address the housing needs of the urban poor is shockingly poor. Our own experience demonstrates that not even 1% of the 64 cities under JNNURM's informal settlements project have benefitted and communities of the poor have not been involved in any



design or delivery processes. Many housing projects remain unfinished and without amenities.

In the end, all issues related to addressing equity are linked to governance. If you don't create data that is comprehensive, you don't develop strategies that have continuity and decadal coherence and don't pursue issues of land reform or universal access to basic services. If you don't encourage communities to make matching investments to what the state delivers, deficits in habitat will only grow exponentially.

SPARC Samudaya Nirman Sahayak (NIRMAN), while seeking to involve communities in ensuring that subsidies, direct or indirect, are accessible to the poor) now explores supporting Incremental housing through modest loans to allow households to upgrade their homes and infrastructure. With a new government in the saddle we are waiting to see what they bring to the urban poor that is impactful and different.

Should we be hopeful?

Sheela Palit

1984

National Slum Dwellers Federation formed after the demolition and displacement of 70,000 houses in Janata Colony, Chembur.

SPARC formed and begins working with pavement dwellers leading to a community based women's savings group called Mahila Milan.

Mahila Milan means "Women Together" in Hindi. It is a decentralized network of women's collectives that manage credit and savings activities in slums.

1986

SPARC joins up with NSDF and together with Mahila Milan they work as the Indian Alliance where SPARC provides the legal, financial support.

THE ALLIANCE BEHIND THE PROJECTS

1998

SPARC SAMUDAYA NIRMAN SAHAYAK (SSNS) was set up on 4 June, 1998 by SPARC, NSDF and Mahila Milan to provide technical and professional assistance to design, access finance and undertake/manage construction projects in partnership with organized informal dwellers for affordable housing and sanitation.

SSNS purpose is to demonstrate the potential and value of facilitating communities to drive construction of their homes and neighborhoods; to establish a working relationship with professionals, financial agencies, politicians and administrators.

SPARC Samudaya Nirman Sahayak (NIRMAN) undertakes projects with a clear focus to facilitate community involvement to drive the projects. It begins and ends with demonstrating how the leadership of the National Slum Dwellers Federation (NSDF) and Mahila Milan can facilitate each of the communities involved in a potential project to understand all aspects of the project from design to delivery and take on increased roles and responsibilities so as to take ownership of the process.

Within the Alliance, the SPARC Samudaya Nirman Sahayak (NIRMAN) team always comprises of national and city level leadership of men and women who along with the technical and financial team build this capacity as the project moves on. In each instance the specific community is expected to build not only their own capacities, but begin to assist others to become part of the city level project management teams as their skills develop.

This produces demands and expectations from SPARC Samudaya Nirman Sahayak (NIRMAN), the residents associations and the city as well as from the policy framework that develops norms and standards. Finally comes the challenge of scale and ongoing learning to sustain levels of advocacy and learning while monitoring and maintaining the assets that are developed.

The rationale behind a sustained effort to keep the communities of the urban poor at the center, regardless of their initial level of knowledge, capacities and resources is to develop a model of project delivery for the future where support structures and institutional arrangements not only produce a physical structure but also produce a committed and involved community that takes ownership of the assets developed. They, through their very presence encourage other communities to take on the same roles while seeking changes in the policy framework of cities to make community participation central to all their activities for informal settlements in the city. After all “inclusion” and “equity” need rituals and practices instead of staying in the realm of rhetoric.





This picture is a reminder of the ongoing and sustained commitment that the Alliance has towards members of the federations. Jockin, founder of NSDF, supported communities of pavement dwellers to believe that they could get a home, and many have had a long wait. But in the end each household has got all documentation needed to ensure that despite delays they have the possibility of getting a secure home.



Participation of residents in all elements of project	The decision within SPARC Samudaya Nirman Sahayak (NIRMAN) to undertake projects comes from three possible directions. Ideally it is the residents of a neighborhood who want to take the project up. However most don't feel empowered to do so and only when they see others they explore this possibility. The other two ways are when either the Alliance seeks this possibility or the state invites the Alliance to undertake the project. Regardless of who initiates it, the focus is to ensure that the community is centrally involved in the process.
Design and project development	A standard operating procedure of the Alliance is to undertake a settlement and household survey and map its present situation in a manner that is acceptable to the residents as well as to the city. This not only ensures good baseline documentation, it produces collective reflections as residents have to review data about themselves, agree to households getting benefits and creating organizations, structures, committees to participate in designing the strategy. Setting up women's savings collectives initiates this process and facilitates women's participation. Choices of design emerge from aspirations, but also with financial and technical limitations. Balancing these elements is critical. Strategically selecting when to concede and when to fight norms emerges from these discussions.
Procurement norms and standards	Procurement means the process of designing choices of who will undertake roles in the construction and its supervision as well as purchase and managing and overseeing the project. Most government programs deny communities or NGOs in designing these systems. Norms and standards also exclude design and management of projects and these processes form the central aspect of developing community driven projects and are at the heart of the advocacy process.
Construction management and financial accountability	SPARC Samudaya Nirman Sahayak (NIRMAN) finds its real contribution in developing robust but community centered processes. <i>At the heart of the success of its projects is sharing the risks of construction and finance management.</i> Almost all well thought out community processes collapse at this stage as managing finances and ensuring good quality construction need sustained support, an ability to anticipate areas of challenge and managing external interference by elements who do not believe that community driven projects are possible. Creating robust inspection routines, getting third party reviews of finance and construction while ensuring that they don't disempower the local leadership, remain the major role for SPARC Samudaya Nirman Sahayak (NIRMAN) to play.

Community Driven Projects

Operational and maintenance mechanisms	Our experience has shown that, mere provision of housing is inadequate and housing projects consider completion of construction as a success criteria for project completion. However, in order to improve the quality of living into the new houses, there is also a basic need to set up community led mechanisms that insure proper maintenance and operations. The federations provide the necessary support and hand holding to the newly moved families, until cooperative societies of the residents are formed and they begin independently operating and maintaining the society processes.
Moving to scale and sustained advocacy	The goal of the projects taken up by the federation and Mahila Milan are basically to set precedents on community led infrastructure provision, that become examples for the Governments and other communities to undertake via a similar process. Scale and sustainability require focused and long term commitments by the Government agencies to incrementally expand the successful precedents on larger scales leading to city wide up gradation, an important core value of the advocacy of the federations.



All projects that are undertaken by SSNS follow a general set of processes and protocols that have developed over a period of time, as the Alliance gained experience in handling them. They have been developed to build capacity and management skills amongst the leadership of informal settlements that seek to drive projects and execute them.

SPARC Samudaya Nirman Sahayak (NIRMAN) interfaces with formal institutions, be they the State, technical assistance through consultants or financial institutions to develop procedures and rituals of practice that community leaders then gradually take over to transact these roles themselves.

SPARC Samudaya Nirman Sahayak (NIRMAN) continues to strive to improve documentation, procedures and compliances in the project execution in order to reduce the chances of missed procedures that result in delays in reimbursements and negatively impact

Standard Operating Procedures for Projects

cash flows. They also increase external confidence in these innovative practices to allow communities of the urban poor to drive their own habitat improvement.

** See Slum Rehabilitation Act. If this land is used for rehabilitating slums that need to be relocated, they get a FSI or tradable rights in the ratio of 1:1 as compensation.*

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Subsidized Toilet Blocks	Individual toilets
<p>LAND Cities provide capital costs for community toilets on slums on their lands. Gradually some municipalities are beginning to see value in demanding that all informal settlements should have sanitation.</p>	<p>LAND Most incremental sanitation demand is where households “feel” they have land security or they have pattas, or lease for their plot on which the house is built.</p>
<p>PROPOSAL Design & Financing: Once the potential to explore a settlement is finalized, a CBO is formed and the project team works for its registration then designs the toilet blocks and applies for a work order to start construction.</p>	<p>PROPOSAL Design & Financing: Mahila Milan savings collectives seek loans for upgrading their homes, they fill a form and obtain loans. They design and construct their sanitation improvements themselves.</p>
<p>PROCUREMENT Often city procurement regulations have to be changed to allow communities to take on contracts. Once this is done and SPARC Samudaya Nirman Sahayak (NIRMAN) gets the contract, an internal procurement process is set in place to appoint a set of contractors to build the toilet block.</p>	<p>PROCUREMENT Households undertake their own construction by themselves or appoint a mason.</p>
<p>CONSTRUCTION FINANCING All contracts need bank guarantees that are negotiated with banks both for advances from municipality and quality assurances. About 40% advance financing is needed before billing provides the construction finance.</p>	<p>CONSTRUCTION FINANCING Presently individual sanitation loans are provided through internal revolving funds</p>
<p>THIRD PARTY OR STATE SUPERVISION: City engineers undertake joint construction “measurements” after which bills are cleared.</p>	<p>THIRD PARTY OR STATE SUPERVISION: Local Mahila Milan collectives review construction and supervise repayments.</p>
<p>HANDOVER & MAINTENANCE Handover MoU is done between CBO and member families. The CBO is in charge of maintenance. In Mumbai after 10 years there is now a review to study the status of maintenance.</p>	

Market Financed Housing	Subsidized Housing	Incremental Housing
<p>LAND Land ownership is important. If the land is owned by the state government or city, it can be leased to a cooperative society . If it is owned by the central government or private land owner another set of rules apply* (see note on previous page)</p>	<p>LAND So far Municipalities undertake upgrading on sites that are owned by the city and land is provided on lease to the cooperative of slum dwellers after upgrading is complete.</p>	<p>LAND Most incremental housing demands is where households “feel” they have land security or they have pattas, or lease for their plot on which the house is built.</p>
<p>PROPOSAL Design & Financing: 70% slum dwellers must agree to redevelop. MM, NSDF, and SSNS are part of the decision making process to set up a project management team with the financial team, architect, engineer and contractor during the proposal stage. Proposals with house hold names, plans for construction and financing strategy are submitted to the SRA (Slum Redevelopment Authority) to get a Commencement Certificate.</p>	<p>PROPOSAL Design & Financing: Cities identify localities and based on surveys, eligible households are identified and detailed project reports indicating house designs, settlement infrastructure plans and costs are prepared by consultants hired by the municipality. Then a tender is released to obtain a contractor.</p>	<p>PROPOSAL Design & Financing: Mahila Milan savings collective seeks loans for upgrading their homes, they fill a form and obtain loans. They design and construct their housing improvements themselves.</p>
<p>PROCUREMENT The project management team of professionals and community leaders develops a procurement strategy to appoint contractors and encourages them to take informal community sub-contractors to undertake smaller jobs.</p>	<p>PROCUREMENT Often city procurement regulations have to be changed to allow communities to take on contracts. Once this is done and SPARC Samudaya Nirman Sahayak (NIRMAN) gets the contract, an internal procurement process is set in place to appoint a set of contractors to build the houses.</p>	<p>PROCUREMENT Households undertake their own construction by themselves or appoint a mason.</p>
<p>CONSTRUCTION FINANCING 1. As a joint venture, where construction is done by a developer with his own money, under SSNS-MM supervision. 2. SSNS borrows from Banks and puts up its own money and hires a contractor to construct under its supervision.</p>	<p>CONSTRUCTION FINANCING All contracts need bank guarantees that are negotiated with banks both for advances from municipality and quality assurances. About 40% advance financing is needed before billing provides the construction finance.</p>	<p>CONSTRUCTION FINANCING Presently incremental housing loans are provided through internal revolving funds.</p>
<p>THIRD PARTY OR STATE SUPERVISION: All Additional Transfer of Development rights and completion certification is done by the state government.</p>	<p>THIRD PARTY OR STATE SUPERVISION: City engineers undertake joint construction “measurements” after which bills are cleared.</p>	<p>THIRD PARTY OR STATE SUPERVISION: Local Mahila Milan collectives review construction and supervise repayments.</p>
<p>HANDOVER & MAINTENANCE As per SRA norms, the developer puts in Rs 20,000 per household towards maintenance but this money is released to the society only after registration. The Alliance continues to support Cooperatives after completion to manage their cooperatives.</p>	<p>HANDOVER & MAINTENANCE SPARC and MM remain involved to maintain savings groups and support households in adjusting to their new house. Support is also provided for society registration.</p>	

SPARC Samudaya Nirman Sahayak (NIRMAN) interfaces with formal institutions be they the State, technical assistance through consultants or financing institutions to develop procedures and rituals of practice. Community leaders then gradually take over to transact these roles themselves.

SPARC Samudaya Nirman Sahayak (NIRMAN) continues to strive to improve documentation, procedures and compliances in the project execution in order to reduce the chances of missed procedures that result in delays in reimbursements and negatively impact cash flows and increase external confidence in these innovative practices to allow communities of the urban poor to drive their own habitat improvement.

Setting precedents for the last decade against all odds have now produced workable models.

Challenges to be Addressed

** The MCGM has provided SPARC and Pratha contracts to support the Municipality to take stock of 500 toilets built to strengthen the community management as well as to improve the relationship between the city and these CBOs.*

	Subsidized Toilet Blocks	Individual toilets
Scalability	Sanitation is a huge challenge in urban India. However with absence of sewers and sewage treatment facilities, community toilet blocks remain the main scalable option. However it requires a change of mindset and deeper engagement between the city and slum dwellers.	Communities can build their individual toilets in small and medium towns where houses are larger than in big cities, but challenges of managing fecal waste remain.
Financing of projects	Cities often have unutilized funds in their budget for slum sanitation, but unless there are organizations seeking to work on this issue, major contractors find it irksome to take on slum sanitation. On the other hand, strict requirements of guarantees, delays in payments of bills raised make it hard for organizations like SPARC Samudaya Nirman Sahayak (NIRMAN) to take on these projects without soft loans.	Micro finance should definitely explore these loans. As in any case after a household takes two to three income generating loans, it seeks to explore housing loans which it never has access to.
Management skills	PROCUREMENT Often city procurement regulations have to be changed to allow communities to take on contracts. Once this is done and SPARC Samudaya Nirman Sahayak (NIRMAN) gets the contract, an internal procurement process is set in place to appoint a set of contractors to build the toilet block.	PROCUREMENT House holds undertake their own construction by themselves or appoint a mason.
Building special vehicles	CONSTRUCTION FINANCING All contracts need bank guarantees that are negotiated with banks both for advances from the municipality and quality assurances. About 40% advance financing is needed before billing provides the construction finance.	CONSTRUCTION FINANCING Presently individual sanitation loans are provided through internal revolving funds.
Managing risks	THIRD PARTY OR STATE SUPERVISION City engineers undertake joint construction "measurements" after which bills are cleared.	THIRD PARTY OR STATE SUPERVISION Local Mahila Milan collectives review construction and supervise repayments.
	HANDOVER & MAINTENANCE Handover MoU is done between CBO and member families. CBO is in charge of maintenance. In Mumbai now there is a review after 10 years for the status of maintenance.*	

	Market Financed Housing	Subsidized Housing	Incremental Housing
Scalability	As long as governance and proper governance does not enter this process, slum dwellers remain suspicious and rightly so about developers seeking redevelopment to profit from it rather than to improve the lives of slum dwellers.	Provision of secure tenure and basic amenities rather than housing will produce scale.	While almost 95% of all housing stock in which the poor live is incrementally produced by the poor households, this is not even acknowledged in policy or in practices of state policy.
Financing of projects	With hardly any attention given to challenges that development interventions require in addressing the needs of the poor, the private developers undertaking market subsidy projects are easily able to get bank finances. Bank loans need guarantees, which paradoxically the Government of India provides to private developers but not to slum dwellers seeking to take on projects.	For communities to take on such projects there are no mechanisms that allow communities to take advances from banks as loans.	Micro finance should definitely explore these loans, as in any case after a household takes two to three income generating loans, it seeks to explore housing loans which it never has access to.
Management skills	Both communities and state agencies lack the necessary management skills to undertake construction projects, from design to execution and supervision and scrutiny. While SPARC Samudaya Nirman Sahayak (NIRMAN) has begun to build this within communities, its not moving as fast as it should at both state and community levels.	PROCUREMENT Often the skills needed to make these projects work require changing norms and standards, and management of joint reviews. City engineers more comfortable building bridges and roads, find these tasks something they avoid, leading to payment delays and obstructions in construction.	PROCUREMENT By and large if households did joint purchasing and collective construction they would achieve more, but most have not reached that stage.
Building special vehicles	SPARC Samudaya Nirman Sahayak (NIRMAN) type special purpose vehicles are the only way out to ensure that a company focuses on slum linked construction. However, lack of capital, high initial risks linked to construction all make civil society organizations avoid the construction business.	CONSTRUCTION FINANCING All contracts need bank guarantees that are negotiated with banks both for advances from the municipality and for quality assurances. About 40% advance financing is needed before billing provides the construction finance.	CONSTRUCTION FINANCING Presently incremental housing loans are provided through internal revolving funds.
Managing risks	THIRD PARTY OR STATE SUPERVISION: All Additional Transferred Development Rights and completion certification is done by the state government.	THIRD PARTY OR STATE SUPERVISION City engineers undertake joint construction “measurements” after which bills are cleared.	THIRD PARTY OR STATE SUPERVISION Local Mahila Milan collectives review construction and supervise repayments.
	HANDOVER & MAINTENANCE As per SRA norms, the developer puts in RS 20,000 per household towards maintenance but this money is only released to the society after their registration. The Alliance continues to support Cooperatives after completion to manage their cooperatives.	HANDOVER & MAINTENANCE SPARC and MM remain involved to maintain savings groups and support households in adjusting to their new house. Support is also provided for society registration.**	

SSNS carries out four different types of projects, subsidized housing, market financed housing, subsidized toilet blocks, and incremental loans for housing and individual toilets, for which it requires financing.

Subsidized housing, initiated in 2006 under BSUP, allows for the in-situ and infrastructure up gradation of *Kachha* houses in slums. Market financed housing, launched in 1995 under the Slum Rehabilitation Scheme Of Mumbai allows for in-situ or relocation housing. Toilet block subsidies facilitate the construction of community toilet blocks under MSDP (Mumbai Sewage Disposal Program) and NMMR (Nirmal Abhiyan). Loans are given for either house repair or upgrading and/or for individual toilet construction.

In 1998, SSNS became the first Indian partner of CLIFF (Community Led Infrastructure Finance Facility), which is managed by Homeless International, a UK based NGO. CLIFF supports SSNS's secondary financial needs. As a global financing facility, CLIFF seeks to develop knowledge, advocacy and scaling up of what community driven construction can achieve at each country level and facilitate exchanges to explore what knowledge and strategies can be transferred, adapted or refined. CLIFF support is critical for these projects especially where surpluses can be generated to cover deficits and capital requirement of other (sanitation and subsidy based) projects.

**CLIFF stands for Community led Infrastructure Financing Facility. It is managed by Homeless International and financed by DFID and SIDA and works with over 15 organizations in Asia and Africa to provide capital financing for community projects for housing and Infrastructure.*

With such a large number considered so poor with no access to secure finance, its now the challenge of organizations like SPARC Samudaya Nirman Sahayak (NIRMAN) to explore innovative options that federations can drive for housing and basic amenities.

PROJECT FINANCING

In booming India, over half are poor
ADB's new yardstick shows over 55% living below the poverty line

HT Correspondent
New Delhi, August 27

EXPERTS ARE quibbling, but what is the reality? India may have joined the league of hottest growth economies, but the jury is still out on whether the glass of poverty alleviation is half full, or half empty.

The Asian Development Bank on Wednesday offered a new measure of poverty — earning of \$1.35 per day on purchasing power parity — which puts more than half of India's 1.1-billion population in the category of poor.

According to ADB, about 54.8 per cent of the country's population earned less than \$1.35 a day in 2005. The estimates came a day after the World Bank released a study that used earning of \$1.25 a day as the poverty line, and showed that the poverty ratio in India fell from 46 per cent to 42 per cent between 1981 and 2005.

By the Indian government's yardstick, a tad less than a quarter of country's population are poor.

The use of purchasing power parity as done by ADB, experts say helps highlight such aspects of deprivation that are linked to consumption.

For example, in 2005 it took on average Rs 44.10 to obtain \$1 in currency markets. But this does not mean that \$1 had the same purchasing power in the US as Rs 44.10 did in India that year. A global statistical project in 2005 has found that \$1 had the same purchasing power as Rs 13.60 for the goods and services that make up household consumption in India.

"It should be obvious that converting \$1 either into Rs 13.60 or into Rs 44.10 will have a huge bearing on the resulting estimates of \$1-a-day poverty in India," the ADB report said.

"For the first time a thorough sensitivity analysis of internationally comparable poverty estimates has been carried out. Second, a poverty line that is relevant specifically to the Asia and Pacific region has been adopted," said Iftal Ali, ADB Chief Economist.

The report notes that there is a considerable difference in quality and price between packaged rice bought in a supermarket and rice bought by the scoop in a wet market — where the poor traditionally shop.

In a region that has witnessed rapid economic growth it might also be time to evaluate poverty incidence using a benchmark that reflects the region's dynamism, said Ali.

"Our aim in this study was to shed light on how alternative approaches to compiling purchasing power parities can influence internationally comparable estimates of poverty," said Ali.

The ADB report estimates that in the 18 countries that participated in the study, 1.942 billion people would have been living below its newly defined poverty line in 2005.

The Number
55
is the percentage of population living below a newly defined poverty line that uses the concept of purchasing power parity.

The estimates are based on comparing the relative affordability of goods and services in different countries using different currencies. The value of purchasing power can make a big difference to the estimates of poverty worldwide.

	Primary Financing	Secondary Financing
Subsidized Housing Under BSUP	90% Government Subsidy (central, state, city) 10% Community Contribution. Cost of project - house and infrastructure - is pre-decided by the government in the tender and differs from city to city.	- CLIFF* capital funds for start-up capital as government money will come in only after the construction of plinth and at various stages thereafter. - CLIFF* operational funds are used for the preparatory phase including surveys and community mobilization as these are not included in government subsidies. - SPARC/SSNS Revolving funds. - Slum Dwellers International (SDI) UPFI.
Market Financed Housing	100% cost generated for the builder by two density bonuses after construction of rehabilitation housing: on site Floor Space Index (FSI) increases (sale units) and transferable FSI increases (in the form of TDR-Transfer of Development Rights). Cost of project is decided by the builder.	CLIFF capital funds for start-up capital before TDR is released. TDR is released at various stages of construction. CLIFF operational funds for preparatory phase including surveys, community mobilization. Joint ventures are being sought for projects. Bank loans and guarantees.
Subsidized Toilet Blocks	100% cost of toilet is provided by MCGM (Municipal Corporation of Greater Mumbai) for the MSDP program or by Mumbai Metropolitan Regional Development Authority (MMRDA) for the NMMR program. Cost of project construction and mobilization is placed as a bid during procurement.	- CLIFF capital funds for start-up capital as government money will come in only after the construction of plinth and at various stages thereafter. - CLIFF operational funds are used for the preparatory phase including surveys and community mobilization as these are not included in government subsidies - SPARC/SSNS Revolving funds - Slum Dwellers International (SDI) UPFI
Loans to National Slum Dwellers Federation (NSDF) and Mahila Milan members for individual upgrading of houses and toilets	Collective Loan to MM groups that select households with a history of savings to disburse individual loans. SSNS/SPARC Revolving Funds are given as collective loan. 1% interest is charged per month.	None



Pune: Subsidized housing under BSUP. Interior of a house that was developed by the residents.



Mumbai: Jollyboard Housing project undertaken as market Financed Housing by SSNS.



Subsidized Community Toilet Block constructed in the NMMR region of Mumbai.

SPARC Samudaya Nirman Sahayak (NIRMAN) so far, has taken up construction projects in housing and sanitation.

The housing projects that emerge from demands by federations linked to National Slum Dwellers' Federation (NSDF) and Mahila Milan are of three main types.

- A. Projects that use market subsidy projects that are a part of a subsidy initiative by the Government, or Market financed housing where project costs are recovered through a sale component or Transfer of Development Rights.
- B. Projects where a government subsidy program seeks to upgrade the housing stock of slum dwellers.
- C. Loans that SPARC Samudaya Nirman Sahayak (NIRMAN) provides to house holds who want to upgrade their homes incrementally.
- D. The sanitation projects mostly include construction of subsidized community managed toilet blocks. The Alliance greatly acknowledges that the poor living in slums often upgrade their houses based on perceived security of tenure and access to finance. This applies to incremental upgrading of the houses, as well as construction of individual toilet seats attached to their homes. SSNS provides financial support in the form of loans to such families. The loan administration and

Indian developmental processes in rural areas are beginning to explore ways to utilize the banks for expanding livelihood options, however, the challenge of collaterals is always the case and the urban poor (even those with secure tenure) in practical terms can never get a housing loan.



HOUSING PROJECT PORTFOLIO

recovery is organized and monitored by the federations.

- E. The strategy is to provide
 - Technical and financial support to projects that communities can take up with a view to help financiers and technical professionals learn to treat communities as clients.
 - To build capacity and skills for federation leaders, especially women, to work with professionals, manage design and finance and supervise construction.
 - In instances where the community itself can undertake construction, National Slum Dwellers Federation (NSDF) and Mahila Milan leaders assist and support the overall process.



TDR financed projects:

Building Typology - In-situ or Relocation

The Slum Rehabilitation Act (SRA) of Mumbai encourages participation in rehabilitation projects by providing market based incentives to landowners and developers and additional incentives to NGOs. The scheme provides special priority to communities of slum dwellers to undertake projects.

Incentive to land owners is to provide a FSI of 1 in the event the project can provide tenements for state projects. The developers of the project, be they residents or a construction company, are given incentives in two forms: on-site floor space index (FSI) that increases sale units and transferable FSI in the form of transfer of development rights (TDR).

House holds do not make a financial contribution; within the Alliance we believe that by agreeing to the project the people accept that they are giving up the structures that they have built and that have a market value. Where the households agree to relocation, in any case, the structure for structure compensation is part of the relocation policy in Maharashtra. These incentives are a form of market subsidy which the government provides through policy and which was initially developed to incentivize communities and the private sector.

The next page reflects how the projects were identified, land became available and how houses were designed constructed and financed. In each instance the negotiations emerged out of some longer standing dialogue and negotiations between the federations and the State. In most instances it was to provide a viable relocation site for households that have to move eg, Milan Nagar, Oshiwara, Kanjurmarg while Bharat Janata and Rajeev Indira are cooperatives that got land lease on the space they had built their homes on.

However several challenges beset the program right from the beginning and have been exacerbated by poor governance of the program.

- Initially, bankers and financiers refused to give loans to community managed projects. BANKERS COULD NOT GET THE LAND MORTGAED SINCE

HOUSING PROJECT PORTFOLIO with Market Subsidy

THE GOVERNMENT GAVE THE LAND LEASE ONLY AFTER COMPLETION OF THE PROJECTS. This made the project a non performing asset. THIS HAS BEEN THE MAIN REASON FOR THE INVOLVEMENT OF SPARC Samudaya Nirman Sahayak (NIRMAN).

- Regulatory procedures also could not accommodate community managed projects as everything was to be certified by professionals.
- The greatest tragedy has been that a scheme developed to improve housing conditions of the poor has ended up as a means to further expand what land developers can obtain. So names
- of households are substituted with fictitious names and projects get held as cases get taken to court.
- Many officials are under scrutiny for corruption and supervision by authorities on the whole is very poor.

More information is available on the website of SPARC Samudaya Nirman Sahayak (NIRMAN) www.sparcnirman.org

Market Financed Housing																					
<p>Kanjurmarg I in 1998, while negotiating for relocation of households along Railways tracks, a piece of land owned by the state government was converted into a relocation site and permission to other land owners to convert their land holding was also provided. Since this land was right next to the railway track it was an ideal location to relocate households along the central railway line. Various developers were given different projects,</p> <p>Kanjurmarg II was a joint venture with the property owner who gets the land TDR while SPARC Samudaya Nirman Sahayak (NIRMAN) gets the construction TDR. This project borrowed money from CLIFF.</p> <p>Kanjurmarg III was developed on government land with construction as a joint venture with the construction partner of SPARC Samudaya Nirman Sahayak (NIRMAN) paying for construction borrowings with a profit sharing arrangement.</p>	<table border="1"> <thead> <tr> <th>Project Name</th> <th>Status</th> <th>Project Cost (est.) In Rs.</th> </tr> </thead> <tbody> <tr> <td>Rajiv Indira-Suryodaya (In-situ)</td> <td>263 units, 4 out of 5 buildings completed</td> <td>15,78,00,000</td> </tr> <tr> <td>Bharat Janata (In-situ) Phase 1</td> <td>147 units, 3 buildings</td> <td>7,35,00,000</td> </tr> <tr> <td>Milan Nagar (R&R-MUTP) Phase 1</td> <td>88 units, 1 building</td> <td>5,06,00,000</td> </tr> <tr> <td>Oshiwara I (In-situ and R&R – MUTP)</td> <td>836 units</td> <td>25,08,00,000</td> </tr> <tr> <td>Kanjurmarg II - Jollyboard (R&R, MUIP)</td> <td>106 units, 1 building</td> <td>4,24,00,000</td> </tr> </tbody> </table>	Project Name	Status	Project Cost (est.) In Rs.	Rajiv Indira-Suryodaya (In-situ)	263 units, 4 out of 5 buildings completed	15,78,00,000	Bharat Janata (In-situ) Phase 1	147 units, 3 buildings	7,35,00,000	Milan Nagar (R&R-MUTP) Phase 1	88 units, 1 building	5,06,00,000	Oshiwara I (In-situ and R&R – MUTP)	836 units	25,08,00,000	Kanjurmarg II - Jollyboard (R&R, MUIP)	106 units, 1 building	4,24,00,000		
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<p>Milan Nagar Phase 1 & phase 2 Having started working with pavement settlements from Byculla, the first women who formed Mahila Milan formed the Milan Nagar cooperative. In 2000, so as to demonstrate how they could design and build their own homes, they were given land that was part of a larger development plot on which MHADA was to construct housing for the poor using the SRA schemes. A portion was allocated to Milan Nagar, four buildings were designed, and the first one was built in 2005 and 88 households have moved in. The construction was financed by Transferred Development Rights which also repaid the loan taken from CLIFF for construction. The initial finances for the phase two will come from a joint venture with a construction firm that will put in the funds up to plinth level, and rest will be financed with the TDR. Negotiations with a Bank for a loan are also being undertaken in the event this becomes necessary in which case the guarantee will be provided by Homeless International, the UK based NGO.</p>	<p>Oshiwara 1&2 Oshiwara is a western suburb that was considered a good location for slum dwellers in western suburbs living on railway land to relocate to. A land owner with slums on his land offered it to the state government (MMRDA) to take up so that residents could be re-housed and additional land used for relocating slum dwellers. NIRMAN was invited to work on the project both because the resident slum dwellers trusted the federation and the railway federation wanted that location. CLIFF lent the money for which the TDR was able to cover all costs. Oshiwara II was on land owned by a private land owner that was encroached by a buffalo shed that would not move. Both saw the federation as a trusted intermediary and after the development of Oshiwara I, MMRDA trusted the Alliance to take on the project. It was divided into two phases. Phase 1 was financed by ICICI bank which lent the money with a guarantee from USAID.</p>	<p>Rajeev Indira and Bharat Janata Rajeev Indira was the first cooperative in Dharavi to approach the federation to take on construction under the SRA scheme. This project was designed and managed as a joint venture between the cooperative and SPARC Samudaya Nirman Sahayak (NIRMAN) and a loan from Citibank with a guarantee with Homeless International with an additional loan from CLIFF financed the construction.</p> <p>Bharat Janata became the second Dharavi society to also undertake a joint venture with SPARC Samudaya Nirman Sahayak (NIRMAN) and demonstrated that even a project in the center of Dharavi was viable. For this project the loan was taken from the National Housing Bank (NHB), with a guarantee from Homeless International.</p>																			
Some important reflections and insights																					
<ul style="list-style-type: none"> The slum upgrading projects at the policy level sought to create priority for slum dwellers to take on projects; however it provided no support for getting finances, or accepting that project preparation costs money which the communities could not afford. The policies set up in 1995 and in operation since 1998 have only been tinkered with to increase FSI but not much else. 	<ul style="list-style-type: none"> Architects and educational institutions teaching them in Mumbai, have by and large not taken these potential design challenges seriously. So developers and construction companies continue to use architects to build unimaginative designs for slum dwellers in SRA projects while using TDR to build luxury homes. This has led to a huge loss to the city space and the poor. 	<ul style="list-style-type: none"> Banks did not want to lend to slum dwellers and always needed guarantees which fortunately HI provided. The Reserve Bank of India (RBI), India's central bank wants to extend credit to the poor, but treats all bank loans without collaterals as non performing assets so banks have more reason not to lend to the poor. 																			

Joint ventures -

One of the new areas of strategic collaborations that SSNS is exploring is the engagement of a professional project management agency for monitoring and assessing project progress and financials. This joint venture is expected to streamline the project processes and the related documentation. This ensures the necessary formal compliances that help in faster contract reimbursements from the municipality. This also provides the federations the time to tackle other field issues. This is currently being explored in the Oshiwara project.

Another area of exploration for the Alliance would be an involvement in the initial planning phases where community involvement is one of the key factor in reducing project delays and escalations, and the actual construction of the housing units is carried out by private developers. This shifts the construction related risks to the developers that have expertise in that field, and the Alliance gets involved in the planning process to ensure that it is community led and follows a participatory regime. This however is a very challenging intervention since multiple stakeholders will be involved and requires a great deal of understanding between all involved.



The capacity of the federation to work with residents, mostly squatters, and produce a data base of the space where construction has to take place makes SPARC Samudaya Nirman Sahayak (NIRMAN) a valuable partner for the state or land owner.

With evictions rules out by and large, the ability to capitalize on the land needs involvement of the residents, and who better than the federations to facilitate the negotiations based on well documented detailed data about the land, its structures and residents.

TDR Projects and Joint Ventures STORIES FROM THE FIELD



Spitting especially on the corners of the staircase is a huge challenge for all newly constructed buildings and when people chew beetle nut and spit it is even worse! So Many newly developed cooperatives now purchase these tiles of all gods and place them at corners so people don't spit !!!!!!!!!!!



Oshiwara Construction Site, Mumbai

Government subsidy projects:

Building Typology - Low-medium rise, In-situ

In 2005 after coming to Power at the center, the Congress party led coalition set up Jawaharlal Nehru National Urban Renewal Mission popularly known as JNNURM. Basic Services to the Urban Poor (BSUP) is a scheme within this mission. Through this scheme the central government provides a 35% subsidy to upgrade or build new habitats for slum dwellers expecting the state and city governments to provide the rest of the money for construction with 10% collected as community contribution. In three cities in which the Mahila Milan has ongoing projects, it has facilitated a policy change to ensure that only kachha (those with tin roofs) houses are eligible to receive subsidies. The general policy requires the city to select localities and most cities have chosen to build ground plus three stories to relocate households from existing slums.

Common issues, Challenges and Achievements in BSUP projects taken up by communities.

1. In all instances the cities and state governments gave projects to NGOs/CBOs only when they were either abandoned or not started by the private contractors they preferred to give projects to.
2. The Original DPRs (Development Project Reports: documentation as proposals prepared by the city and forwarded by the state to central government) in every instance were inaccurate, inadequate documentation about residents, undertaken without their participation and yet each of the consultants were paid 3-5% of project cost. They had to be redone by the NGOs at their costs.

HOUSING PROJECT PORTFOLIO with State Subsidy

Yet the Alliance and local NSDF and Mahila Milan leadership sought to take on projects. Their rationale was:

1. Wherever possible, communities needed to develop skills, capacities and understanding about such projects generally.
2. In cities where administrations saw the community federations as possible alternatives, the federations in turn saw the possibilities of learning to design with local communities, take on construction and explore how to facilitate community processes to the city.
3. Federations were aware that projects they got were unviable for the private sector because of a variety of reasons including inflation made them unprofitable, but they still saw value in doing them.
4. These projects have served their purpose both in terms of demonstrating how communities are able to drive the process as well as creating precedents in changing procurement and design norms.
5. Since BSUP got a two year extension, the Alliance got the time they needed to undertake processes and work at a pace that worked for the communities.

Subsidized housing

Pune, Yerwada

In 2009, SPARC-SSNS was given the first work order to construct 750 houses in Yerawada, Pune as part of the in-situ BSUP scheme. The progress of Yerawada encouraged the neighboring slum dwellers and their elected representative to accept the BSUP scheme. The BSUP scheme seeks to build a house at a financial cost of Rs. 3 lakhs per house, for which funds provided were 50% central, 20% state, 20% from the municipality and the remaining 10% of the cost was a contribution from the receiving beneficiary. Transit accommodations are managed by participating households on their own. The project also provides for infrastructure layouts and basic amenities.



Odisha: Bhubaneswar & Puri

The projects in Bhubaneswar and Puri are under a subsidy scheme which is time based and with this scheme expiring next year, new projects will not be approved; however the new RAY (Rajiv Awas Yojana) scheme has ambitious plans to do citywide slum upgrading. Shack Dwellers International (SDI) provided financial support in the form of capital grant funds to enable the implementing partner (SPARC-SSNS) to receive grants for project construction and related costs. This particular grant fund was provided to bear construction costs of housing projects being undertaken by the Alliance in three settlements in Bhubaneswar, Odisha. In both cases, there was a large time gap between the approval of the DPRs and their implementation, which meant that the project costs escalated. This cost is not accommodated in the contract and the implementing agency had to bear it.



Nanded

Based on the successful implementation of 210 houses in the city of Nanded under the BSUP scheme in 2012, this year the Alliance has been contracted to construct 230 houses under the same scheme. In order to efficiently manage the project progress, the Alliance has been asked to work in increments of 50 houses. By March 2014, the Alliance has already completed the construction of 10 houses and the remainder are planned for completion by March 2015, when the BSUP subsidy scheme comes to an end.



In the JNNURM project, the city of Bhubaneswar and Puri chose the slums where families already had individual land tenure. This removed the need to identify land for housing them. However, the absence of clear land records and hierarchical division of land over several generations pose a different set of issues in planning for housing and settlement infrastructure.

In the city of Puri, division of land between siblings over a few generations have resulted into land sizes so small that building houses with the minimum allowable size of 25 sq.m. is virtually impossible. In such cases, a community managed process that identifies divided families and mobilizes them to construct a multistoried shared structure is needed. This not only solves the land sharing issues but also brings about efficient utilization of the available land that does not compromise on the minimum house sizes.

In the city of Bhubaneswar, the absence of land records has resulted in delays in laying the settlement infrastructure. Differences between the ground reality and planning were inevitable due to the absence of participation of communities in the initial planning phase.

Subsidized Housing and Role of the Alliance STORIES FROM THE FIELD

This learning from the Odisha example once again proves that initial investments in planning that are carried out using community participatory methods result into lesser project delays as well as lesser cost escalations.

Very often bowing to the time pressures of mission mode programs, the government agencies create planning documents within a short span of time and shift the burden of correcting the errors to the implementing agencies. With no scope for accommodating cost escalations due to rework and time lapse, agencies are further discouraged to take up contracts.

Bhubaneswar and Puri BSUP

The project:

In the city of Bhubaneswar and Puri in Odisha, the municipal government had chosen to undertake housing and related infrastructure in the slums under the BSUP scheme. In this regard, it had chosen settlements where residents had secure land tenure in order to eliminate issues related to land acquisition. The Alliance was contracted to carry out both housing as well as infrastructure in these settlements.

The Alliance's role and struggle :

Since no private agency saw value for money in these projects that had high cost escalations, and with the approved construction costs in the project being much lower than actual costs, the Alliance took up the construction on agreement that only families that are really poor and unable to afford the construction start up capital and escalations will be taken up.

In this process the Alliance had to redo the planning and selection of eligible families, that resulted in considerable rework that will not be reimbursed. The project plans and layouts were completely ignorant of the actual situation on the ground and had already consumed project costs allocated

for planning. So were the land demarcation and ownership documents that had to be revisited, resolved and re-planned by the Alliance. This took up considerable time, causing inevitable delays. Not looking at it as a failure of the city to deliver its functions, the municipal authorities continue to issue notices for the delays and defer payment of reimbursements. This sets the process into a vicious cycle of further delays. As of March 2014, 99 of the 253 units in Bhubaneswar and 153 of the 164 units in Puri are outstanding completion with a deadline of March 2015 for the completion of the units.

Infrastructure shows a dismal progress with the sewerage line only in one settlement nearing completion in Bhubaneswar and all other infrastructure components in both the cities have not even begun.

Learning from the project:

The project clearly demonstrates how cities that lack capacity to implement pro-poor programs at first try to catch the low hanging fruit, transfer the risks and costs to implementing agencies, and treats all agencies alike. There is a clear lack of acknowledgement from the

city in terms of challenges that are being taken up by the Alliance via this contract. While the Alliance wants to take this up as a demonstration of what community led development is about; in a state that is starved of capacity, the city continues to look at us like any other implementing agency that is rebuked for slow performance.

The Alliance continues to look at this project as an opportunity as well as a case study, where the basic assumptions of development policies and thinking is challenged.

The project challenges the fact that having secure tenure eliminates the risk of land purchase thereby making implementation easier, but side lines the very challenge that secure but undocumented tenure changes bring in. The project challenges the city's capacity to build plans that are purely technical, and completely oblivious to the situation on the ground.

If the project is contracted due to the limited capacity of the city in being able to deliver the project, it still challenges the city's ability to understand the impediments in such a project that the implementing agencies will need to face.



Incremental Upgrading

In a world where most of the habitats and neighbourhoods are developed gradually over time by households, more and more government policies ignore this reality and design and plan alternatives that are top down with financing that is not accessible to the numbers that are needed.

Yet as subsidies from government fail to reach scale (in terms of the number of slum dwellers it has benefitted) and as examples continue to show that households invest in upgrading their homes with or without government support, NIRMAM is beginning to focus more on providing individual loans to households for housing repair, upgrading or toilet additions. Loans are given to households whose perception of land security is there although those with a lease and documentation are ideal. NSDF and Mahila Milan leadership in the city designs and delivers the group loans and SSNS provides the loan finances on their recommendations.

As is the formulation by which federations learn, the process began with creating a modest flexible loan fund that responded to the demands of communities. It had three criteria: First that the loan was to be given to collectives from federations where households could manage supervision of delivery and repayments. Secondly, while households could undertake whatever construction they wanted, they would have to fill a form so the data of what they used the money for could be collected. Thirdly the loan amount had to be repaid in 12-24 months and was given at 12% per annum on balance loan amount.

Incremental Housing Loans



*As seen in this picture to the left, these floors came up incrementally over several decades. In most city centers in small and medium Indian towns the number of floors and how walls get joined are negotiated gradually over time. Yet no formal financing or study of how these processes occur, their design, their norms, all self managed development are not being incorporated in the city development strategy. **They continue to occur DESPITE being ignored by the formal city.***

Housing and Toilet Loan Tables

INDIVIDUAL HOUSING LOANS				
Location	Households	Loan Amount (INR)	Balance (INR)	Loan Year
NEW LOANS IN 2012-13				
Kalyani, Ambedkar Slum	44	11,00,000	1,27,603	2012-13
Jasma Bhavan	40	12,00,000	9,78,959	2012-13
L.R Nagar	25	10,00,000	8,16,107	2012-13
Shivaji Nagar	20	8,00,000	8,00,000	2012-13
TOTAL	129	41,00,000	27,22,669	
CARRIED FORWARD LOANS				
Paradeep, Odisha	15	7,30,000	3,44,998	Apr-11
Mandia, Karnataka	19	3,65,000	0	Nov-11
Byappanahalli, Karnataka	3	2,00,000	0	Jan-12
BDMM, Karnataka	20	6,00,000	4,408	Feb-12
BDMM, Karnataka	43	5,00,000	0	Jan-11
Mysore, Karnataka	63	10,00,000	0	Feb-11
TOTAL	163	33,95,000	3,49,406	

Note: All Figures are in Indian Rupees

INDIVIDUAL TOILET LOANS				
Location	Households	Loan Amount (INR)	Balance (INR)	Loan Year
CARRIED FORWARD LOANS				
Bangalore	15	2,00,000	0	Feb-12
Pondicherry	25	91,000	2,510	Apr-03
	10	34,000	555	Oct-03
Kanchipuram	9	45,000	45	Feb-05
	43	2,15,000	85,572	Oct-05
	25	1,25,000	53,062	Aug-06
Thiruvanamalai	87	8,70,000	2,07,662	May-10
	11	55,000	1,366	Oct-05
Thiruvanamalai	32	1,60,000	77,504	Jul-07
	21	1,05,000	7,423	Oct-05
Ambur	15	75,000	11,034	Oct-05
	25	1,25,000	10,143	Jul-07
Polur	7	35,000	35,000	
	12	60,000	24,068	Sep-07
Arani	100	3,00,000	1,17,363	Apr-04
	49	2,45,000	1,90,162	Oct-05
Tirupattur	15	75,000	30,944	Oct-05
Theni	10	40,000	40,000	Jan-04
Bangalore	2	10,000	3,420	Jun-04
	11	55,000	22,127	Jan-06
	29	2,90,000	2,90,000	Jul-10
TOTAL	553	5,75,000	4,04,773	

Exploring the 'incremental' approach

As government programs that provide a complete house fail to reach scale and mainstream housing finance seems unable to reach the urban poor for access to self-construction finance, the alternatives left are to support processes that build on investments already made by the poor households.

The experiences of the Alliance and others reveal that for every house built using state and market subsidies, several hundreds are being built incrementally by households themselves. It goes without saying that incremental growth (housing improvements or settlement level investments made over a period of time such as laying of drainage, sewerage, water lines) is where the bulk of transformation has been and is happening and can be scaled up most dramatically.

The study was carried out in 2011 through a set of household interviews in 10 settlements across Mumbai and Pune. We began with the assumption that secure land tenure was directly related to increased housing improvements. Each of the selected settlements present a different set of variables pertaining to land tenure and the study proceeded to verify that. Interviews were held at the settlement level, with a community representative to gain an understanding of the history of the slum and its consequent growth. At the household level, interviews were carried out with family members to understand the process of building and upgrading houses. Representative drawings were also made to understand the growth of the house. Interview questions were laid out in an informal structure with main guiding queries being related to the choices made and actors involved, the reasons behind those choices, timeline of incremental change in the house and the reasons behind the change occurring at that particular time.

The study sieves through the documentation to reflect on the factors that impact transformation of housing in informal settlements. Existing



While building an additional floor on the house people might use cantilevers to add a balcony space for multipurpose use or just create a box using tin sheets (see below) initially and then finances permitting, add to the structure incrementally till it becomes a pucca addition to the house.

Incremental Housing Study Report

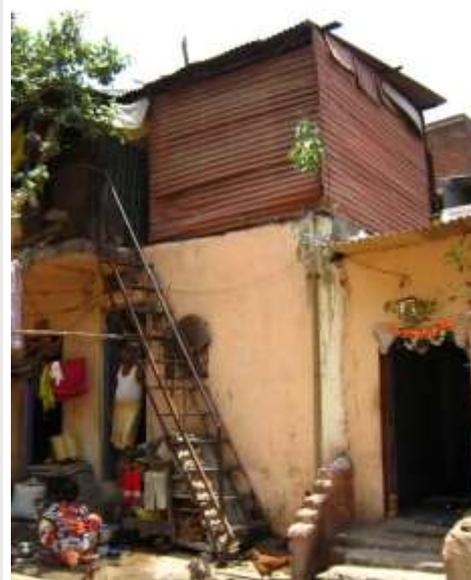
STORIES FROM THE FIELD

theory explains the long wait endured by families to obtain a house as one that is related to access to finance and settlement level amenities which are acquired gradually, over a period of time. While the study confirms this as impacting the progression of transformation, it also recognizes that several other factors influence more specific choices (in terms of material and design) made by households.

The last part of this study seeks to outline supporting systems (and actors such as practitioners, government and financial institutions) that can engage with this phenomena of incremental growth in order to scale up.

While data was also collected in Pune, this document does not include that as the information and details collected in Mumbai are suffice to illustrate the process and form the basis of the discussions.

(some excerpts of the report are on the next page)



Tenure: There is a differential in the time taken and type of investment made by households, not only across settlements but within the same settlement as well. The length of time taken to invest in housing and the choice of what kind of improvement to make (material repairs or upgrades, internal changes or addition of a floor) is dependent on several supporting factors. This is important to understand as it reflects a wide range of financial and aspiration options different families take up that produces the difference.

De facto tenure:

Land, Infrastructure and the role of supporting organizations

One of the important determinants in the extent of housing investment and upgrade, is the security of land tenure. “The continuum of tenure rights is linked to the process of housing mobility among low-income households” (Darshini Mahadevia). It is important to note however that the perceptions of security seem more critical than documentation of secure tenure.

“Slum dwellers gradually invest in their home improvement even without possessing any legal title of land” (Payne 1989, Razzaz 1993, Varley 1987). “Perceived security of tenure through provision of public utilities by the local government is enough to release investments by households in housing” (Payne 1989: 44). De facto tenure or the perception of security is found to be linked to the provision of amenities, lack of evictions, access to finances and an active role of corporators, municipalities, social and financial organizations.

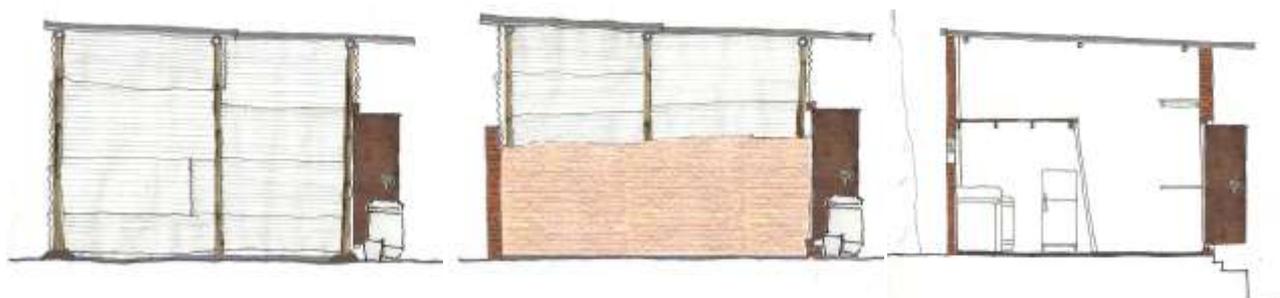
Finances: Upgrading of a house refers to the following changes identified within the study: material changes, internal additions and vertical expansion. In our case studies, the pavement dwellers do not see a progression beyond the first two stages of upgrading but the Goregaon colonies show a steady upgrading process through all stages. In Aarey colony, all five stages of improvement are within the same category. For example, there is a replacement of plastic or tin or mud flooring through every stage of upgrading but no progression to another stage where a better material is used or space is expanded either vertically or horizontally.

Only about 5% of households can make the quantum leap from basic shelter (and recurring change) to an upgraded home (or progressive change). The rest, have no resources to invest, a reflection of urban poverty where livelihoods and income make an impact on housing.

Of the households that do invest, money is required in small amounts for ‘incremental’ changes to the house. Financing in the formal sector is not available in the quantity needed by households to upgrade incrementally. Conversely incomes cannot accommodate repayment of even an informal loan.

Elements of standardization and flexibility:

Government schemes and most technical professionals have images of a standard core house in the form of a prototype. In the event that that core house is provided by the government, incremental additions are often unacceptable even though they always happen. Further, the perceptions of “incremental housing” by technical professionals and architects differ dramatically from how the poor develop their incremental housing. When professionals design individual incremental housing, they have the image of the whole completed house already well formulated and designed, and would choose a core element as the initial construction onto which the rest is added. Households work within the limitations of geography, plot sizes, available materials and finance to produce housing decisions that respond to several factors such as climate, rodents, privacy, expansion needs, storage needs or income generation. Most of the elements of incrementality occur in response to a need. The result is the ‘accidental’ production of design and use of elements that have now become standardized in informal dwellings. Based on discussions, observations and documentation, some positives and negatives have emerged.



Examples of Incremental progression to a slum house— Initially it is made of recycled material like cardboard or tin sheets and gradually brick walls are added to the structure. Finally in a vertical expansion, a loft is added for extra space in a 14 feet structure. The roof might still be made of tin, asbestos or corrugated cement sheets.

Community Toilets:

Construction of community managed toilet blocks is now a part of the Slum Sanitation Program (SSP) of the Municipal Corporation of Greater Mumbai. With initial capital from World Bank, over 300 toilets were built across the city, each with a similar configuration, though the number of seats depended on the user strength. The program having understood the merits of having a community managed toilet block, introduced the formation of Community Based Organizations that are entrusted with the responsibility of undertaking the toilet maintenance. It now forms an essential part of the contract that is tendered out for the construction of the toilets and now form an essential pre-requisite for beginning the construction. Major reasons that were considered to be the factors contributing to the state of disrepair of community toilets are the non-availability of services such as water and electricity. Connection of the SSP toilets to these facilities has insured better services to the users, which is a part of the construction contract. Toilets always need constant maintenance/



SANITATION PROJECT PORTFOLIO

caretaking to insure the facilities are functioning to provide round the clock facilities to the settlement users since, in high density settlements the user traffic is much higher. Therefore this community toilet demonstrated constructing a caretaker's place at the top of the toilet. This provides a safe dwelling space for the caretaker and his family and at the same time it insures constant care of the toilet at all times. A caretaker room is now an essential part of the construction.



Mumbai Sewage Disposal Project: Phase 3 Construction of Community Toilet Blocks

MSDP Phase III: The MSDP program is currently in its 3rd phase with the construction of 99 toilets awarded to the Alliance under the lot 9. This model of toilet construction requires community participation upfront since the operations and maintenance of these toilets are handed over to community based organizations. This year being the double election year, where both the central as well as state governments underwent elections, the community processes took a severe blow that caused delays in the formation of CBOs and therefore delays in the construction and completion of the project formalities. It also resulted in a reduced number of units given in the work order and many were cancelled. By March 2014, the Alliance had 37 blocks to work on of which the construction of 05 toilet blocks was completed.

Loans for Individual Toilets

Individual toilet loans: While large cities such as Mumbai have capacities and finances to provide sanitation solutions for the slum dwellers, smaller towns continue to face challenges in this regard. In such a situation, the slum dwellers don't have any choice but to defecate in the open. In some cases, families can construct small individual toilets that can begin as basic latrines that can later be incrementally upgraded into a full fledged toilet; but lack the access to financial services that will enable them to undertake this construction. While the Alliance, through its revolving funds, has always provided individual loans to families to construct sanitation facilities in their homes, since this year, the Alliance is trying to access formal financial instruments such as the CLIFF financing to create larger fund pools that are available for federations to provide sanitation loan access to participating communities in small towns where the chances of city's intervention are less likely.

Assessing Sanitation Facilities:

While the Alliance advocates for community sanitation, since it reaches the poorest equally, it continues to improve on strategies to insure effective operation and maintenance of community managed sanitation blocks. In order to do this, after over a decade of constructing community toilet blocks, the Alliance has taken up the task of evaluating the systems that support or hinder communities in managing the maintenance of their toilets. The goal is to create processes that clearly identify the roles and responsibilities of the communities as well as those of the city and effectively remove the barriers towards quality maintenance. These processes are essential to the Alliance's entire strategy given its commitment to continuously improve and advocate for improved city processes.



Regardless of how well or badly managed community toilets are, the exterior paint deteriorates and it needs a fresh coat of paint every two years, something which is presently not financially viable for the community and not in the city budget.

The World Bank originated Mumbai Sewerage Disposal Project (MSDP) is now a department within the Mumbai city's commitment to provide safe sanitation facilities in the slums. The very design and operational model was conceptualized based on years of experience of the federations with sanitation.

The MSDP constructed toilets are the finest examples of how coproduction between organized community groups and the city can yield a win-win situation for both the stakeholders. The toilet construction is financed by the city as its commitment to provide safe sanitation facilities in the city towards ending open defecation, and the operation and maintenance of the toilet is entrusted to a registered community group called a CBO (Community based Organization).

Starting last year, the Alliance, in collaboration with the city has embarked on a research program that aims to assess the program, determine the problems and devise both short term and long term solutions that may also produce policy impact. In the first phase of the research several problems came up, the root of



Dense slums make the rationale for community toilets understood the most. Just negotiating to carve space for the toilet block itself is the first and most tough challenge. Its often the reason why despite having money allocated for sanitation, the toilets don't get constructed.

Community Toilets: Making Tough Choices

all of them being inadequate communication between the CBOs and the city.

The initial scope of the program was to identify only the soft issues of the CBO; however as it went underway, technical issues surfaced as well. The evaluation gives an opportunity for the Alliance to learn from its own recommendations, things that worked, things that didn't, and things that need policy corrections.



MSDP toilets: The project

The World Bank initiated slum sanitation program manifests itself as the Mumbai Sewerage Disposal Project, with an original agenda of improving sewer systems in the city that later expanded its inclusivity to build community managed, shared toilet blocks in the city's slums. The MSDP toilets in the city have been constructed under different lots, the most recent in the process being Lot-9 under which the city plans to construct 250+ toilets in its 24 different wards.

The Alliance continues to get contracts for constructing the toilet blocks as well as preparing the communities in their understanding and acceptance of the program and its implications. So far, the Alliance has constructed 281 toilets across all the 25 wards in the past 15 years.

Challenges and learning

When the program was conceived, 'community led' and 'community managed' meant that the communities own the toilet maintenance, but the supporting structures were still in place to provide assistance to the communities when in need. For e.g., resolution of issues with service

connections, clearing of septic tanks and correcting the sewerage issues require the city's intervention. The city however, understood the terms differently, and the program now aims to bring in a correct understanding among all the stakeholders.

The assessment is also intended to bring out special skills among the community leaders who can be motivated to take up additional activities that the city needs to undertake, such as ensuring education, immunization or garbage collection in their settlements, and report back to the city which can use this mechanism to discharge its duties and appropriately incentivize the community groups.

The communities see this as an opportunity to ensure proper maintenance of the block which becomes their asset, one that is used everyday. The process of community mobilization in the preparatory phases prior to construction is therefore one of the most important stage of this program.

This stage is also one of the most challenging part of the program which has resulted into the current situation, where work orders on construction

had to be cancelled due to the unwillingness of the communities to take ownership of the maintenance. One of the important factors causing this are the local leaders that often use divisive forces to satisfy certain vested interests. Therefore, often local power politics outweighed the need for sanitation and resulted into unfinished business. In the lot 8 and 9, 64 work orders have been cancelled due to non formation of CBOs since the community was not ready to take up ownership of the maintenance

What started out as a simple toilet assessment, hopes to become a program that introduces community led administration that hopes to be a win-win situation for both the city as well as the informal communities.



The lack of space in slums often leads to two and three stories to produce the number of seats the settlement requires even when the ratio of seat to persons is 1 seat for 50 people.



The challenge to provide women as many seats as men is also a major negotiation.



The impact of good involved leadership at city level is essential for construction of toilets in slums. Negotiations with so many municipal departments, as well as with communities requires patient and yet effective leadership.

In an ideal world everyone should have a toilet for each family. Often when community toilets are championed there are deep and angry voices against them.

The Alliance has never been against individual toilets but reflections about how choices are made makes some interesting criteria the basis of what choice communities make.

In urban areas unlike rural areas, most households in slums are less than 250 sq. feet. They have no linkage to the sewer system, don't get adequate running water. In such a situation, it is almost dangerous to have a toilet inside the house as faecal matter stays inside the house even if it gets flushed.

Gradually, in smaller towns some of the households have begun to explore the possibility of creating a collective strategy to have individual toilets and put in pipes that take away the faecal matter in a tank where it gets treated.

SPARC Samudaya Nirman Sahayak (NIRMAN) provides loans to cover the community contribution when the city facilitates this process.

Like all savings and loans programs of Mahila Milan and NSDF, the strategy to provide loans for sanitation emerged from a need expressed by a particular community savings group; the terms were developed in discussion with their

Individual Toilets: When and Where they Work in Urban Areas

city federations and NSDF and Mahila Milan worked with SPARC and SSNS to develop a loan facility on terms agreed by them. So like all loans, these requests are also submitted to the Mahila Milan savings group and they are then given the loans after consultations locally. Once all documentation is completed the requests are sent for reimbursement of the amount to the SSNS. When money is repaid it is similarly collected along with the daily savings and a (repayment) check with details of per borrower repayment is sent to SSNS.



Toilet under construction at Maddur, Karnataka

For community federations, the pursuit of collaborations is an important inspirational process. It is in direct contrast to the “sub contractor” culture and vertical hierarchies in which construction is locked. Starting from changing the nomenclature from “beneficiaries” (a term that government projects and financial institutions refer to the person with an informal home who seeks funds or permissions for home improvements) to a “client” who is listened to and treated by professionals and other stakeholders as someone whose opinion gets respected. This is as important as it is to take on the construction activity itself.

“COLLABORATION” IS A MEANS TO CHANGE THE STRUCTURE OF THE VERTICAL HIERARCHY IN WHICH THE POOR GET LOCKED INTO A PROCESS OF WORKING TOGETHER WITH THE STATE AND OTHERS TO ACHIEVE IMPORANT OUTCOMES THAT WORK FOR THE HOUSEHOLDS OF THE POOR AND THEIR NEIGHBOURHOODS AND THE STATE/CITY.

Communities and federation members of NSDF and



CONTRACTORS or COLLABORATIONS

Mahila Milan seek to change roles and relationships, and their means to explore this is through SSNS which is “their company” in which internal collaboration between professionals and community leaders and construction stakeholders seeks to change the external relationship as well. Yet the Alliance is aware that the change has to happen with a wide range of actors starting with the state, with other construction actors and with financing agencies.

The formal SSNS identity and its capacity to manage projects and raise funds is a crucial element in this image change over.



COLLABORATIONS WITH CITY

The urban poor especially those living without formal land tenure are locked in an adversarial relationship with the city with police and city constantly evicting them and demolishing their homes.

It is the power of being organized in large numbers and building skills that produce knowledge and articulation that builds their confidence to explore the possibility of seeking to change their relationship with the city.

Cities generally need a very enlightened or socially committed leadership to initiate the dialogue that over time can lead to some change in the vertical negative relationship.

In all instances it has been the innovative solutions demonstrating what federations can do that is good for the city and works for them that begins the change. In Mumbai, sanitation solutions are a very good example.

COLLABORATIONS WITH STATE

State governments have many schemes for the poor which they somehow never utilize. Housing and infrastructure investments have to be done, but are never targeted strategically.

The Alliance has many states for whom it has collected data, suggested ways to facilitate communities to take on projects that the state can fund which can later lead to good quality solutions that the state can scale up.

National Slum Dwellers Federation (NSDF) and Mahila Milan have assisted many projects by creating win win solutions where slum dwellers get a house and the city can expand its infrastructure.

While making sure that the communities get entitled housing, cities have been able to expand their public transport.

COLLABORATIONS WITH PRIVATE SECTOR

Land owners, construction companies, professional agencies working on technical solutions of design and architecture and financing agencies are the main focus of the exploration of partnerships and collaborations.

The Alliance works with land owners who have encroachments and where slum dwellers don't trust the land owners or vice versa. Several such projects have led to strategically located buildings convenient for the households to stay when relocated.

By and large academic institutions do not explore or facilitate experiences on designing for the poor, and when enlightened academics seek this for their students or professionals consultants want to explore this with communities the Alliance facilitates this.



WHEN AND WHERE DOES THIS WORK

1. Community and Alliance leadership have to build capacity and develop the process well before exploring it externally. This needs time, resources and patience.
2. If the precedent has already been done, it sets protocols and mentors who support and assist the group. And it helps that a city or collaborator has accepted the strategy before.
3. Solutions always need to be refined and developed as they occur, if the partnership has a learning commitment solutions to challenges get operationalised on the way.
4. The more the strategy develops, the easier it is to convince others.
5. Appetite for scale and championing the process produces more impact and more demands.

WHEN AND WHERE THIS STRATEGY DOES NOT WORK

1. Hurried, unprepared negotiations always fail. Often they produce negative experiences that are harder to overcome.
2. Often the level of real preparedness on both sides also requires a risk taking attitude. Others who have never worked with communities of the poor are very wary of their own reputation on the line and often back off.
3. Many times the first sign of failure makes the formal partner back off.
4. Formal agency champions are always on the move and new ones take time to build enthusiasm. This delays processes or stops projects halfway.
5. Many factors oppose the poor taking the lead in projects; influence, impact, corruption and negative biases are some of the main factors.

CLIFF (Community Led Infrastructure Financing Facility)

was initiated by Homeless International, a UK based Charity based on studies with the Indian alliance. It identified the Financing GAP highlighting that even when communities were able and willing to undertake construction, financing was never available to them. Creating and developing a national community owned institution and aiding them to access commercial loans and becoming financially viable has been its mission. In the past CLIFF initially provided capital to start projects, negotiate with banks for loans and support these loans with international guarantees. Many Indian and international agencies have participated in this process. Financed by SIDA and DFID, CLIFF has facilitated most of the projects mentioned in this report. More recently, as DFID and SIDA move away from providing aid to India, CLIFF and SSNS relationship will explore ways by which refundable loans from international sources can be taken by SSNS.

With Support from SELAVIP, a Belgium charity, the Alliance developed the possibility of an international guarantee to negotiate Indian currency loans from Indian financial institutions. Since then, Homeless International has developed its own guarantee fund through which many of the bank loans in India became available to



STRATEGIC FINANCING COLLABORATIONS

Financing Support CLIFF and UPFI

SPARC Samudaya Nirman Sahayak (NIRMAN) projects. This facility can and will continue after CLIFF funding stops next year.

The Indian government set up a Rs. 1000 crore (1 crore is 10,000,000 and presently Rs. 60 = 1\$US) guarantee fund to facilitate loans for private sector firms to get bank loans for projects for the poor. This unfortunately is still not accessible to the NGOs or CBOs.

It remains an ongoing demonstration of the inability of the 40 percentile that has informal construction and informal contractors operating in an informal land and construction market.



Slum Dwellers International (SDI) AND UPFI

The Indian Alliance is part of Slum Dwellers International (SDI) formed in 1996 by the National Slum Dwellers Federation (NSDF) and the South African Homeless Peoples Federation as a transnational network for national federations of slums. The UTCHANI FUND set up by the South Africans was the first financial instrument that got subsidy funds from the South African government to facilitate houses to be built by communities themselves. In India when it became evident that the state would not give such funds to the Alliance, the federations needed an organizational identity with a legal basis to bid for contracts and projects and SPARC Samudaya Nirman Sahayak (NIRMAN) was set up.

Slum Dwellers International (SDI) set up Urban Poor Fund International (UPFI) to build demonstration projects as well as build capacity of community federations to build houses, toilets or lay out infrastructure. Funds provided by UPFI and used as start up capital sought to provide 80% capital funds to be revolved and 20% grants to cover technical assistance.

These funds were to be revolved and along with community savings set up a national UPFI to develop a sustainable facility that would be able to set precedents and build capacity through which local finances can be leveraged.

Slum Dwellers International (SDI) locates the UPFI as a start up facility that will hopefully build national federations to set up construction and finance legal entities that in turn can show national and local governments what communities can do and leverage local lands and local finances to take on scalable projects.



Highlights of events of value to SPARC Samudaya Nirman Sahayak (NIRMAN) and federations:

Holcim Workshop, April 14, 2013: In an international event held in Mumbai, teams of design and architecture professionals visited various projects and discussed community construction and design with National Slum Dwellers Federation (NSDF) and Mahila Milan.

PRIA-SPARC (Participatory Research in Asia) National Consultation, August 13, 2013: In a jointly hosted workshop of SPARC and PRIA in Delhi informal livelihoods were discussed within which construction was a major focus.

CLIFF CSG (CLIFF stakeholders group), Stockholm, September 13, 2013 and CLIFF CSG, Zimbabwe, February 14, 2014: Facilitated networking of various national CLIFF partners.

IIT-CUSE (Indian Institute of Technology), September 2013: Inauguration of the Center for Urban Science and Engineering at IIT Mumbai and session on policy and governance.

GLTN (Global Land Tools Network) Workshop, Manila, October 2013: Training program on tools for settlement profiling.

Interns and Visitors

Events, Workshops, Consultations, Visitors

The Alliance supports northern and southern young professionals who want to experience working with communities in their projects. Interns manage their own travel, stay and finances and apply to SPARC Samudaya Nirman Sahayak (NIRMAN) after which their placement is worked out.

Barcelona University volunteers -Tara, Allison and Benja

Architecture Sans Frontières (Architects without Borders) - Anna and Helena

Ramon J Grey, Polycare Research, UK

Umea University, Sweden - Students visit SPARC

Chiranjeev Bharat, Jade Trade Links

Workshop/Meeting	Date	Place	Brief on Workshop
Holcim	April 2013	Mumbai	Sheela Patel and Keya Kunte of SPARC shared the organization's history and explained how the lessons they've learned in India - particularly the importance of involving the residents of informal neighborhoods in the decisions that will affect them - can be applied to housing policy across the developing world.
PRIA—SPARC National consultation	June 2013	Delhi	An annual consultation on discussion around: 1. Redefining Urban Poverty, issues and challenges 2. Municipal Governance and Urban Poverty 3. Schemes and services for the urban poor, Issues and Challenges
CLIFF CSG	September 2013	Stockholm	Bi-annual CLIFF stakeholders group meeting and SIDA meetings attended by Aseena Viccaji, Keya Kunte and Monali Waghmare from SPARC.
IIT— CUSE	September 2013	Mumbai	Inauguration of the Center for Urban Science and Engineering department at IIT Mumbai. It was attended by Sheela Patel and Vinod. Sheela also co-chaired a plenary discussion on policy and governance.
GLTN workshop	October 2013	Manila	A training program on the use and application of Secure Tenure Domain Model (STDM). STDM is a tool built by the UNHabitat and GLTN to store and analyze informal settlement profiles. The training was attended by representatives from SDI, Habitat for Humanity, ACHR and local government.
CLIFF CSG	February	Zimbabwe	Bi-annual CLIFF stakeholders group meeting at Zimbabwe which was attended by Aseena, Rizwan and Vinod. Along with the CSG, the meeting also had sessions that discussed on improving accounting, project management and documentation practices.
Visitors	Date	Place	Brief on Visits
Tara, Allison, and Benja: students of architecture from Barcelona	May-June 2013	SPARC, Mumbai	Summer interns from the University of Barcelona, they spent time with SPARC on the sanitation assessment program. They analyzed the usage and modifications of the toilet spaces to determine what drives changes by the community.
Mr. Ramon J Gray, Managing Director, Polycare Research Technology, UK	June 2013	SPARC, Mumbai	Polycare Research Technology, UK has been involved in inventing a new way of making resin based concrete that allows practically any locally available aggregate to be used as the main (87%) filler component. It was in this regard that Mr Gray visited SPARC to discuss the possible opportunities for his company in the Indian Market. He was further taken on a field visit to Milan Nagar.
Students and Professors from UMEA university Sweden	October 2013	Mumbai	Sheela spoke about SPARC and its work, Keya talked about the incremental study. Two students came for a discussion with Keya on their studio in Dharavi and specifically about Bharat Janata Co-op Housing Society at Dharavi.
Biotoilets	September 2013	SPARC, Mumbai	Mr. Cheeranjiv Bharat from Jade Trade links presented the concept, technology and model of bio toilets .
Anna and Helena from ASF, Sweden	February 2014	Odisha	Anna and Helena had worked extensively in Cuttack for the ring road resettlement of families living along the river banks. They came back in February to follow up on the work they had done and to understand the impediments in the progress of the project.

Annexure A

Housing Project Tables

[ALL FINANCIAL FIGURES ARE IN INDIAN RUPEES. Approximate exchange rate is 1\$us= 60 Indian Rupees]

SUBSIDIZED HOUSING

ONGOING

Project Name	Phase 1, Yerwada, Pune	Phase 2, Yerwada, Pune	Bhubaneshwar, Odisha	Puri, Odisha	Nanded, Maharashtra	TOTAL
Total House Units	572	553	253	164	213	1755
Ongoing	105	130	99	47		381
Completed/Finishing Stage	441	120	154	7	213	935
Per Unit Cost	300,000	300,000	250,000	215,000	175,000	1,240,000
Project Cost (est.)	225,000,000	167,500,000	53,694,896	35,260,000	45,150,000	526,604,896
Expenses till March 2013	120,672,194	30,525,113	43,214,299	7,278,253	35,531,469	237,221,328
Expenses till March 2014	157,445,431	42,642,973	44,970,408	8,259,954	40,244,561	293,563,327
Income till March 2013	133,204,137		25,335,661	2,951,434	16,424,069	177,915,301
Income till March 2014	115,808,526	37,900,707	27,224,303	3,971,998	18,448,066	203,353,600
Balance to be Received	86,691,474	111,409,293	15,508,492	26,997,303	15,571,934	256,178,496
Bridge funds till March 2013	57,251,071	32,926,240	33,258,412	11,678,772	19,706,702	154,821,197
Bridge funds till March 2014	82,327,725	49,675,665	34,578,106	11,678,772	24,599,921	202,860,189

COMPLETED

Project Name	Hadapsar	Solapur Bidi	Sunudugudu	TOTAL
Total Units	713	501	75	1289
Status	Complete	Complete	Complete	
Project Cost (est.)	57,040,000	45,090,000	11,250,000	113,380,000
Expenses till March 2013	56,762,406	45,945,517	11,370,397	114,078,320
Income till March 2013	29,891,996	450,000		30,341,996
Income till March 2014	32,152,317	450,000		32,602,317
Bridge funds till March 2013	38,014,685	45,945,517	11,370,397	95,330,599
Bridge funds till March 2014	38,014,685	45,945,517	11,370,397	95,330,599

[ALL FINANCIAL FIGURES ARE IN INDIAN RUPEES. Approximate exchange rate is 1\$us= 60 Indian Rupees]

MARKET FINANCED HOUSING

ONGOING

Project Name	Oshiwara 2nd Phase	
Total House Units	1036	
Completed/Finishing Stage	1036	
Per Unit Cost	527,566	
Project Cost (est.)	546,558,864	
Expenses till March 2013	541,558,864	
Expenses till March 2014	550,608,029	
Income till March 2013	398,945,241	
Income till March 2014	398,945,241	
Bridge funds till March 2012	165,930,120	
Bridge funds till March 2013	174,979,285	

COMPLETED

Project Name	Rajeev Indira-Suryodaya (In-situ)	Bharat janata Phase 1 (In situ)	Milan Nagar (R&R-MUTP)	Oshiwara (In-situ and R&R-MUTP)	Kanjurmarg II - Jollyboard (R&R-MUIP)	TOTAL
Status	263 units, 4 out of 5 buildings completed	147 units, 3 buildings	88 units, 1 building	836 units	106 units, 1 building	
Project Cost (est.)	157,800,000	73,500,000	50,600,000	250,800,000	42,400,000	575,100,000
Expense till March 2013	114,271,221	67,921,681	49,439,023	246,992,063	47,784,322	526,408,310
Income till March 2013	18,881,759		101,181,600	259,000,000	61,779,938	440,843,297
Bridge funds till March 2013	121,813,849	67,921,681	36,180,047	37,777,385	23,743,768	287,436,730

Annexure B

Sanitation Project Tables

[ALL FINANCIAL FIGURES ARE IN INDIAN RUPEES. Approximate exchange rate is 1\$us= 60 Indian Rupees]

SANITATION

ONGOING

Project Name	MSDP lot 8, Mumbai	MSDP Lot 9, Mumbai	MMR Abhiyan, Greater Mumbai	TOTAL
Toilet Blocks	65	100	301	466
Ongoing		9		9
Completed/Finished Stage	65	5	301	371
Project Cost (est.)	140,000,000	280,000,000	690,000,000	1,110,000,000
Expenses till March 2013	133,254,941	7,320,320	690,000,000	830,575,261
Expenses till March 2014	137,450,149	49,393,913	697,068,349	883,912,411
Income till March 2013	75,269,014		569,792,145	645,061,159
Income till March 2014	95,426,994	11,777,714	577,808,330	685,013,038
Balance to be Received	209,497	278,640,886	85,880,579	364,730,962
Bridge funds till March 2013	51,421,057	7,320,320	156,176,609	214,917,986
Bridge funds till March 2014	52,070,165	49,393,913	157,564,108	259,028,186

COMPLETED

Project Name	BSDP lot 6 & 7	Vijaywada	Pune Phase 4	Tirpur Toilet	Vizag Toilet	Pimpri Chinchwad	TOTAL
Toilet Blocks	213	17	23	14	18	6	291
Project Cost (est.)	332,800,000	3,040,000	12,800,000	14,500,000	11,100,000	6,900,000	381,140,000
Expense till March 2013	321,343,277	7,891,000	12,766,132	14,465,257	11,100,000	6,846,624	374,412,290
Income till March 2013	237,764,329		6,887,838	12,430,000		2,754,636	259,836,803
Bridge Funds till March 2013	144,304,032	7,891,000	9,711,594	7,925,000	11,100,000	6,846,642	187,778,268

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Chartered Accountants, Chennai

Project Management Units

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